

**INFORMATION DISCLOSURE STATEMENT**

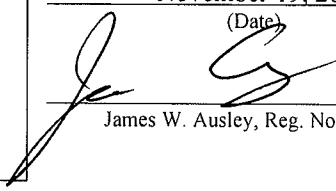
Applicant : Tidwell et al.  
App. No : 10/730,868  
Filed : December 9, 2003  
For : SYSTEMS AND METHODS FOR  
OBTAINING AUTHENTICATION  
MARKS AT A POINT OF SALE  
Examiner : Clement B. Graham  
Art Unit : 3692

**CERTIFICATE OF EFS WEB  
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I hereby certify that this correspondence, and any other attachment noted on the automated Acknowledgement Receipt, is being transmitted from within the Pacific Time zone to the Commissioner for Patents via the EFS Web server on:

November 19, 2007

(Date)

  
James W. Ausley, Reg. No. 49,076

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Enclosed for filing in this application is a PTO/SB/08a form listing 3 references to be considered by the Examiner. The references were cited in Office Actions mailed August 17, 2007 and January 16, 2007 for related U.S. Patent Application Nos. 10/731,038 and 10/731,401. A copy of the Office Actions are available through the patent database. If the Examiner so requests, Applicant will provide the Examiner with a copy of the Office Actions.

Applicant notes that the following U.S. Applications are related applications:

Application No.	Filing Date	Attorney Docket No.	Title
10/731,038	12/09/2003	1DATA.096A	SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING RECONCILIATION INFORMATION
10/731,401	12/09/2003	1DATA.098A	SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING BIOMETRIC INFORMATION
10/731,212	12/09/2003	1DATA.099A	SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING GEOGRAPHIC-RELATED INFORMATION

**Appl. No.** : 10/730,868  
**Filed** : December 9, 2003

**Docket No.** 1DATA.106A  
**Customer No.** 20,995

10/731,540	12/09/2003	1DATA.101A	SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING AUTHENTICATING MARKS
10/730,859	12/09/2003	1DATA.103A	SYSTEMS AND METHODS FOR IDENTIFYING PAYOR LOCATION BASED ON TRANSACTION DATA
10/731,294	12/09/2003	1DATA.104A	SYSTEMS AND METHODS FOR OBTAINING PAYOR INFORMATION AT A POINT OF SALE
10/731,519	12/09/2003	1DATA.105A	SYSTEMS AND METHODS FOR OBTAINING BIOMETRIC INFORMATION AT A POINT OF SALE

Applicant notes that cited references, office actions, responses and notices of allowance currently exist or will exist for the above-referenced matters. Applicant also understands that the Examiner has access to sophisticated online Patent Office computing systems that provide ready access to, for example, specification and drawing publications, pending claims and complete file histories, including, for example, cited art, office actions, responses, and notices of allowance. Thus, Applicant respectfully requests that the Examiner review these file histories. However, if the Examiner cannot readily access these file histories, the Applicants would be pleased to provide any portion of any of the file histories at any time upon specific Examiner request.

This Statement is accompanied by the fees set forth in 37 C.F.R. § 1.17(p). The Commissioner is hereby authorized to charge any additional fees which may be required or to credit any overpayment to Account No. 11-1410.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 11/19/07

By: 

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